

Federal Business
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BACKING INDEPENDENT BUSINESS

Information: Your Key to Success

Small Business Week '85 October 20-26

"Information: Your Key to Success" is the theme for this year's Small Business Week, held across Canada from October 20 to October 26. The sponsors of this event, the **Federal Business Development Bank (FBDB)** and the **Canadian Chamber of Commerce** will emphasize the increasing role information plays in today's society and its importance for small and medium-sized business owners and operators.

Small Business Week 1985 should top last year's success according to organizers who managed to attract 135,000 participants coast to coast in 1984. To meet their objective, they have planned a series of special activities including business fairs, information sessions, special conferences, open houses, workshops and exhibitions.

Activities held during Small Business Week in cooperation with local chambers of commerce and boards of trade are designed to pay tribute to small business operators and to provide a forum to recognize their vital role in today's economy. They also constitute a source of information on the many services available to business people. Small Business Week is to be proclaimed by mayors in some 400 communities. Over 800 activities are planned this year.

Free Workshops

Three special small business workshops will be offered, free, at many locations by FBDB personnel. These workshops will cover the following topics: **Information**: how to get it and how to use it as a management tool; **Financing**: where to find it; and **Assessing your management skills** and how to improve them. In larger centers, as many as 16 different hour-long workshops will be offered, again without charge.

Among major attractions will be some 35 business information fairs featuring exhibits by federal and provincial government departments and agencies, and private sector organizations. Business fairs provide participants with a unique opportunity to meet these important contacts. Information sessions will also be offered to outline the variety of government assistance programs available to Canadian businesses.

Special Women's Conferences

In recognition of the increasingly important role played by women in the business world, special women's conferences will be held in three major centres of the country: St. John, N.B., Saskatoon and Calgary. These conferences will address topics of concern to women entrepreneurs and to women in the professions.

Other features of the week will include displays of FBDB's upcoming AIM (Automated Information for Management) computer network which will provide access to different types of business information, including information on all federal and provincial assistance programs.

Business Management Awards

Business Management Awards will also be presented by FBDB to business managers in each region of Canada who most successfully implemented recommendations from the Bank's CASE counselling services.



The Hon. André Bissonnette, Minister of State for Small Business, will launch Small Business Week in Montreal, Oct. 15, along with Messrs Roger Hamel, President of the Canadian Chamber of Commerce and Guy Lavigne, President of the Federal Business Development Bank.

Principal Activities

This is a sample of the activities that will be held in major centres during Small Business Week. Many more events will also take place in other cities and towns across the country.

St. John's, Nfld. - Oct. 27, 28

Four joint seminars — "Managing yourself from the inside out"; "How to create, find and test new business opportunities"; "Increasing business from the inside out"; "Laugh, learn and increase sales" — at the Hotel Newfoundland.

Dartmouth, N.S. - Oct. 21

Small Business Week kick-off breakfast — held in cooperation with the Dartmouth Chamber of Commerce — at the Atlantic Inn.

Charlottetown, P.E.I. - Oct. 23

Business Management Awards — in cooperation with the Greater Char-

lottetown and Area Chamber of Commerce — at Confederation Centre.

St. John, N.B. - Oct. 24

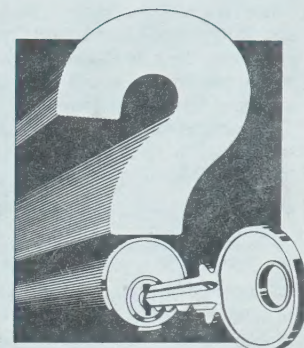
Women in Business Conference — a major conference held in cooperation with the Women's Secretariat — at the St. John Trade and Conference Centre.

Montréal, Qué. - Oct. 25, 26, 27

Le Salon de la PME (Business Fair) — at the Place Bonaventure.

Toronto, Ont. - Oct. 24, 25, 26

Business Information Fair held in cooperation with the Toronto Board of Trade — at Ontario Place, Toronto.



Winnipeg, Man. - Oct. 21

Free Workshops — "Information: How to get it and how to use it as a management tool"; "Financing: Where to find it"; "Assessing your management skills and how to improve them" — at Winnipeg Centennial Library.

Saskatoon, Sask. - Oct. 22

The Agricultural Business '85 Conference on Farming — at the Ramada Renaissance.

Calgary, Alta. - Oct. 21

Successful Women '85 Conference — among the Co-Sponsors are Calgary Association of Women and the Law Achievers of Canada — at the Calgary Convention Centre.

Vancouver, B.C. - Oct. 21, 22, 23

Vancouver Business Information and International Trade Fair — co-sponsored by the Vancouver Board of Trade and the Lower Mainland Chambers of Commerce — at the Hotel Vancouver.

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EDITORIAL

Small Businesses — Our Economy's Best Prospects

October 20-26 is Small Business Week in Canada — and with good reason.

The major economic role played by small business is now well established, but it was not always the case. Over the past few years, governments have been assisting small businesses on an unprecedented scale. Never before have financial institutions, businessmen's associations and Chambers of Commerce shown such keen interest in promoting their development. Even the universities have decided to participate in the small business boom by establishing training programs for the next generation of small business managers.

A look at the statistics confirms that, despite the fact that numerous small firms have gone under in the past few years, small business remains a pillar of our economy.

Small Business: the Main Source of Jobs

Small and medium-sized firms account for 95 per cent of the over one million firms in Canada, for 30 per cent of national goods and services and for 45 per cent of all "commercial" jobs.

Unquestionably, the small business sector was the most severely affected by the economic crisis. Nevertheless, it far outperformed big business in the area of job creation. In the 1975-1982 period, manufacturing companies with 50 or fewer employees created, in real terms, around 400 000 jobs while larger companies cut approximately 100 000.

Small Business and Productivity

In absolute figures, the productivity of small companies does not equal that of big business because the former do not have the same technical and financial resources. However, small firms have been much more innovative and dynamic in improving productivity: between 1971 and 1981, the productivity of small business grew by 14 per cent while that of big business rose only 11 per cent.

Small Firms: Champions of Growth

A study carried out by *Commerce and Canadian Business* magazines on Canada's fastest growing companies shows that 25 among the top 50 are firms with fewer than 50 employees. This is surprising if we consider that the study covered the period from 1980 to 1983, when the country was undergoing one of its worst recessions of the post-war years. These companies doubled their payroll and more than quadrupled their sales over the three-year measurement period.

It should also be noted that several of the 25 large firms on the list grew through acquisitions, which suggests that their growth represented a consolidation of capital rather than a net contribution to economic activity.

Most of the 25 fastest growing small companies were in sectors previously monopolized by industrial giants: energy resource exploration and development, data processing, communications, etc. This indicates that small business has become a hotbed of research and innovation in leading-edge sectors.

Our Economy's Best Prospects

Scale is no longer considered a guarantee of economic growth and statistics show that in many respects small business contributes more in this area than does big business. Small companies are the new engine of the Canadian economy and our main hope for a sustained recovery. The growth of our economy depends on the vigour and entrepreneurial spirit of small business managers.

SMALL BUSINESS WEEK

in Canada
October 20th to 26th



ECONOMY WATCH

Canada Triples Exports in 10 Years

Canada has tripled its exports of goods and services since 1975, from \$41 billion in that year to \$131 billion in 1984. This progress is all the more remarkable as these exports, which accounted for 24.5 per cent of the gross national product (GNP) in 1975, represented 31.2 per cent in 1984. These figures confirm the growing importance of export sales for the Canadian economy.

Canada did best in the area of goods exports in 1984 with sales of \$112.5 billion or 3.4 times the 1975 figure of \$33.3 billion. Performance in the services sector was \$19.2 billion or 2.8 times the 1975 figure of \$6.9 billion.

Canada exports almost everything you can imagine, from the smallest to the largest objects. However, motor vehicles held the lead in the 1984 sales record, with \$29 billion in sales. In second place were energy related products, wood and its derivatives, with sales of \$13 billion each; wheat and ocean products, \$6 billion; heavy machinery, \$5 billion.

The United States — Our Principal Partner

Three-quarters of our exports are currently absorbed by our neighbours to the south. Last year, Canada sold over \$85 billion in goods (75.6 per cent) to the Americans against \$22 billion (65.1 per cent) in 1975. The weakness of our dollar against American currency has clearly contributed to this dramatic increase in our sales to the United States. The automobile and energy related products industries, most of whose exports went to the United States, were the main sectors to benefit.

The Rest of the Market Stabilizes

Canada's exports throughout the world, apart from the United States, totalled \$27 billion in 1984, or over double the 1975 results (\$11 billion). However, the volume has stabilized since 1980. This can be explained by the years of recession that Europe has experienced and the restrictive measures these countries have imposed on imports. The increase in value of the Canadian dollar over European currencies and growing competition from Asian countries in international trade are other factors that have checked the impetus of Canadian exports.

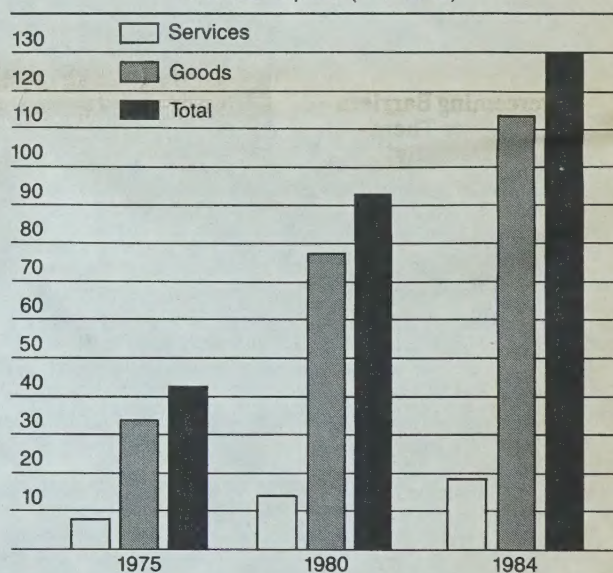
Over the past four years, Canada has still succeeded in maintaining its market in nearly all parts of the globe, through the drive of its 120 embassies, consulates and trade offices and its many trade missions.

1985 — Another Record Year

Another increase in Canadian exports is expected in 1985, but a more moderate one than in 1984.

It is thought that the improvement in the economic climate in Europe and the greater opening up of certain Eastern countries to imports from the West will favour Canada. In addition, despite a slowdown in the American economy, it is believed that the relative weakness of the Canadian dollar will have an even more favourable effect on our exports.

Canadian Exports (in \$ billion)



Profit\$

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Five Ways to Grow Successful Companies

... A sneak preview of the Canada Awards

After poring over entries for days, industry experts from all parts of the country selected forty-five enterprises as finalists in the 1985 Canada Awards Program. A survey of these successful organisations reveals that strong, determined, innovative, people-oriented leadership is a common thread.

Marketing Masterpieces

The Canada Awards for Excellence



Overcoming Barriers — Fly Over Them — Literally!

Process Technology Limited of Oromocto, New Brunswick, began with four people in 1982. They've grown to 126 employees, manufacturing high technology semiconductor products and processing equipment in an unlikely region of Canada.

Overcoming remoteness and other barriers to doing business in world markets was a matter of willpower and a positive attitude, especially on the part of George Jenkins, the founder.

Another key element was developing a highly detailed marketing plan and then following it.

The marketing strategy to compete with rapid service for product delivery called for purchasing their own aircraft to connect with U.S. airlines and their major markets. They hired a competitor's marketing vice-president, and targeted sales to major companies rather than minor users.

PTL developed in-house resources and focused on state-of-the-art production equipment and high quality products which are now ranked among the best in the world.

Strong marketing combined with innovative technical expertise make a winning combina-

tion, even if your company is geographically remote from the international marketplace.



Process Technology's Jenkins uses highly detailed marketing planning with large doses of entrepreneurial spirit to build a high tech business in New Brunswick.

"Coals to Newcastle?" Westar Says "Why Not?"

Vancouver-based Westar Mining Limited is Western Canada's largest producer of metallurgical coal for use in steel production, and they produce thermal coal for power generation. But there are only a few dozen buyers worldwide.

Experienced, sophisticated and conservative customers in Europe did not want Western Canada's coal. It is technically different from European and Eastern U.S. varieties. Westar had to prove that Canadian coal could meet European requirements. Ironically, labour instability in the U.K. gave them an opening, when a bitter coal miners' strike threatened the European market.

Westar changed the attitudes of European buyers with the results of their extensive

research, and their stringent cost cutting overcame the transportation advantage of competitors. 1,850 Westar jobs depended on opening these new markets.

In 1984, \$50 million in new export sales to Europe was contracted, first as an alternative source of supply, then as a reliable, ongoing supplier.

Westar proved that aggressive marketing can open up new markets even in unlikely places.

Using Value Added Marketing

The Rempel family in Calgary licked a recession in their garment manufacturing business by adopting a new marketing strategy that turned their company around... profitably.

Canadian athletes had been wearing outfits made by foreign manufacturers until the Rempel's Sun Ice Ltd. supplied special uniforms to the Mt. Everest Team Canada and directly associated their company with other athletes and Canadian teams for promotion.

Adding the value of national promotion to Sun Ice ski wear, discount policies were eliminated. High profile athletes wearing Sun Ice garments were the focus for creative marketing and a strong advertising program introducing a new way for retailers to



Scaling new heights of sales success, Sun Ice Ltd of Calgary uses value added marketing and tie-in promotions with major sports figures.



It's a long way from home in Richmond, B.C. to New York's "Hill Street Blues" but concentrating Market Managers on specific market segments is helping Mobile Data International to profitably place their concentration units in a wide range of vehicles.

maintain profit margins. New insulation made products machine washable — another reason for new sales. Forty-five per cent of Sun Ice sales now are to non-skiers who want to wear the fashions worn by Canadian athletes and are thus creating a growing market for active-styled casual wear.

The Rempel family can assure you that value added marketing works.

Innovative Fashions Very 'In'

One of the hottest names in the Canadian fashion industry is Alfred Sung. Launched four years ago from relative obscurity by the Monaco Group in Toronto with an image advertising campaign, Alfred Sung's collection is perfectly positioned in the North American fashion market for career-oriented women.

The Monaco Group continue their strong commitment to innovative marketing with spectacular advertising and promotion, a new licensed fashion line and imaginative retail concepts. "Sungsport" is the new line for the middle-of-the road price buyer. The "shop-in-shop" boutiques appear in major fashion retailers' stores in Canada and the U.S. along with "free standing" Sung boutiques in some markets.

Combining a skilled hand in coordinated sportswear design,

quality Canadian manufacturing, and expert marketing, Alfred Sung is a fashion superstar.

Lateral Thinking Opens New Markets

In an industry characterized by concentration on technology and neglect of marketing, Mobile Data International is profitably paying attention to both. Lateral thinking about potential buyers is adding new markets to their established success in selling units to law enforcement agencies, fire departments, and ambulance services.

A new organisation of market managers within MDI formulated marketing plans that considered business categories, financial payback, product positioning with user benefits, competitive advantages, and advertising/promotion strategies. They singled out the four new target markets with the greatest potential for adoption of MDI's systems in order not to spread scarce resources over too many opportunities.

MDI has proved that specific target marketing pays off.

Clear thinking as well as understanding marketing and the marketplace make a difference. Ask MDI.

Continued on page 6



EXPORTS BUILD CANADA EXPORTER, CA RAPPORTE



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LET FBDB KNOCK ON DOORS FOR YOU WITH ITS PACKAGING SERVICE

Need help with your financing? The FBDB is at your service. Fully 75% of those clients FBDB has helped arrange their financing had been unsuccessful in doing so on their own.

After assessing with you and your advisors the feasibility of a project, FBDB's Project Development Team will write a proposal which you will use to support your application for financing with financial institutions and/or government agencies. The proposal will be structured according to your needs to take maximum advantage of the sources of funding available: grants, lines of credit, equity, short- or long-term loans, or a combination of these.

But what is really special about the Packaging Service is that FBDB will act as an intermediary, presenting the package to those financial institutions and government agencies that are most apt to provide the financial support.

Besides the Packaging Service, FBDB's Financial Planning Program includes Financial Matchmaking, a nation-wide computer-operated introduction service matching up private investors with firms seeking investment and management support, Do-It-Yourself Kits and a soon-to-be-introduced Strategic Planning Process.

Call the nearest FBDB Office, use the toll-free line 1-800-361-2126 (112-800-361-2126 in B.C.), or return the coupon below.

BACKING INDEPENDENT BUSINESS



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☐ copies of **Evaluating the Purchase of a Small Business**
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 Signature _____

Trading houses: Helping Canadian Companies Export

If you are a Canadian company with exportable products or services but without the in-house ability or desire to cover every market for every product, you can take advantage of a practical and cost effective option: the use of a Canadian trading house.

Trading Houses Contribute \$11 billion to Exports

According to a report entitled "Promoting Canadian Exports — The Trading House Option" and released by Trade Minister Kelleher, trading houses play a significant role in Canada's exports. This report shows that in 1983 they contributed more than \$11 billion to Canada's export performance.

Furthermore, they accounted for 40 per cent of all Canadian exports to non-US markets for a wide range of products. This extensive involvement highlights the usefulness of trading houses in dealing with regions of the world where expertise in different cultures, industrial structures and ways of doing business are key elements of success.

Provide Wide Variety of Services

Although the trading house sector is very diverse, and the trading houses undertake a wide range of activities, they do have some specific qualities in common.

Trading houses have a specialized knowledge of foreign markets; they know the buyer's needs, customs and language, and understand the market's peculiarities and special requirements; they have an unrivalled knowledge of exporting techniques; and they deal with the many complexities involved in international trade, such as packing, documentation, shipping, insurance, import regulations, tariffs, quotas, licenses, exchanges and payment terms.

Such skills just cannot be picked up overnight, they are the fruit of years of experience. For this reason, trading houses constitute a precious resource for businesses entering export markets.

The report defines trading houses as companies specialized in exporting, importing and trading in goods and services produced or provided by other par-

ties, and providing related services to these activities.

Over 400 trading houses are established in Canada. Some trading houses act as the buyer for foreign governments, while others act purely as manufacturers' representatives, as commodities traders, as joint-venture facilitators — the range covers every market and every sector.

Who Can Benefit From a Trading House?

Not all manufacturers need a trading house. Use of a trading house is a means of overcoming an export problem. If you do not plan to export or if exporting does not cause any difficulties, there is no need for a trading house.

To help a company decide if a trading house is necessary, here are a few simple questions: Is there a market in which you are not participating, and to which you do not wish to devote personnel and promotion funds? Are there products which you are not presently exporting, but for which potential markets probably exist? Could you be competing more successfully in international bids?

How to Select a Suitable Trading House?

If your answer to these questions is affirmative, the next thing to do is to find a suitable trading house. The decision about whether or not two companies can work together must be based on discussion. There must be agreement between the tasks to be carried out by each side and the financial responsibilities and rewards for each. Both the manufacturer and the trading house must be happy with the relationship and the potential for profit.

Although the final selection is a personal one, the newly created Council of Canadian Trading Houses (CCTH) and the Trading House and Countertrade Division of the Department of External Affairs can provide valuable information about the various trading houses.

Trading houses already contribute significantly to Canada's export trade. A well-selected trading house could provide you with the necessary expertise to enter the export market.

For more information contact:
Council of Canadian Trading Houses

c/o Geoff Nimmo
99 Bank Street, Suite 250
Ottawa, Ontario K1P 6B7



Vanessa Tourangeau, President, Canadex, is Chairperson of the recently created **Council of Canadian Trading Houses**. The Council was formed to establish and apply "a vigorous accreditation procedure" for trading houses across the country.

Its purpose is to promote the trading house industry and give manufacturers and service industries a greater degree of confidence when selecting trading houses. It also is able to inform businesses of the advantages of working with trading houses, which include in-depth knowledge of export markets, long-term market presence, language ability and familiarity with the legal, business and industry standards in the market.

Increase Your Sales by Exporting

Exports have a neat way of adding to a company's sales volume. They generate a flow of funds and — hopefully — profits that were not there before you began thinking along international lines. "Thinking internationally" is the key to breaking the "sound barrier." But foreign markets are different and require special handling.

A Growth Business

Exports form an essential part of the Canadian economy and currently account for more than 30 per cent of the Gross National Product. Canada ranks with the top 10 merchandise trading nations, together with such countries as the United States, West Germany, Japan, Britain, the Netherlands and France.

Over the last 10 years, Canadian exports have tripled and have grown faster than the Canadian economy as a whole. At long last, there has also been a significant shift in the makeup of exports toward manufactured goods.

Why Export?

The attraction of a lucrative foreign market for a company's goods cannot be denied. However, anyone considering exporting should look at both the advantages and disadvantages of taking such an important step. Frequently, companies get into exporting almost accidentally; for example by filling an unsolicited order received from someone overseas. As well, other firms, which perhaps should export, are reluctant to do so because of a lack of information or because the owners harbour fears on the problems of exporting.

There is also the mistaken belief that only large companies can export. Studies have shown that many small manufacturing firms have succeeded in the international marketplace by taking advantage of niches not serviced by the larger corporations. Besides, smaller firms are usually able to react more quickly to changing conditions, can handle smaller production runs and meet special demands for colours, packaging, etc.

Here are some of the advantages and disadvantages of exporting:

Advantages

- Increased sales
- Higher profits
- Lower unit cost of production
- Greater use of plant capacity
- Protection against cyclical downturns

- Reduction of dependence on single traditional markets
- Extension of the life cycle of existing products
- New knowledge and experience

Disadvantages

- Additional travel, time and expense to develop export markets
- Additional (or retrained) staff to handle exports
- Increase in paperwork and shipping costs
- Possible product modifications
- Additional financing
- Necessity to learn about customers, language, cultural differences, local standards, tariffs, currency exchange controls, packaging and labelling requirements, payment terms, collection of accounts, etc.

Make a Commitment

Just thinking about exporting will not make it happen. One of the first steps the management of a firm contemplating exporting must take is to make a commitment to see the project through. There should be full recognition that the task of developing the market will take some time, that initial sales returns may be slow, and that a reasonable budget for travel and promotion costs needs to be set up at the very beginning.

As can be seen, those who wish to go into exporting simply to rid themselves of a temporary excess of inventory will have to revise their thinking. A reputation for reliability is essential. While one



Canada ranks with the top 10 merchandise trading nations, together with such countries as the United States, West Germany, Japan, Britain, the Netherlands and France.

cannot turn the "tap" on and off at will domestically, it is even more difficult in foreign markets.

Analysis of Potential

Generally speaking, owner/managers of small and medium-sized businesses know their domestic market. They are aware of their customers' product preferences and what prices the market will bear. They also have a flair for the advertising approaches that work and know the appropriate channels of distribution for their goods.

Outside Canada, much of this knowledge may be inapplicable, but a thorough review of the present domestic setup, including the major business and economic trends in the industry, can help in determining those strong and weak points that could assist or hinder a firm's exporting effort.

In your analysis, keep in mind the broad trends that emerge. For example, you should be alert to indications that your company's

performance, when compared with the industry's, is not up to par.

The movement or lack of it in the areas of sales, profit margins and prices may tell you something about the state of the overall market, i.e., whether it is growing or has become saturated, and whether aggressive competition is seriously affecting your market penetration.

A heavy influx of imports into the marketplace may tell a great deal about some of your pricing policies. Similarly, a heavy swing to exports may be a sharp warning that a firm is missing a solid opportunity to sell overseas.

If there is a great untapped potential in the domestic market, you may deem it wiser to concentrate your time and efforts on exploiting this area and postpone the idea of exporting for a while. However, should the evaluation of your company's performance in the domestic market prove generally positive, you should then proceed to determine whether your organization has the potential to export.

Exporting will have an effect on virtually all areas of a firm's operations, so, among a number of points that should be covered, begin with an assessment of whether the product is adequate to compete internationally.

The answers should provide a reasonably good idea of your firm's export potential. There will undoubtedly be areas where findings are negative but subject to improvement. For example, a lack of staff competent in export-

ing could be offset by the hiring of specialists, such as trading houses or international freight forwarders.

Of more concern would be the realization that your products could not compete internationally (price too high, costly servicing, and so on).

Market Selection

Now comes the time to begin selecting export markets.

For all practical purposes, you should probably start your efforts close to home or in markets that closely resemble your own. In this regard, Canada's traditional trading partner has been the United States, which absorbed 75.6 per cent of our exports in 1984. Asia followed with 8.7 per cent and Western Europe with 7.3 per cent.

In searching, keep in mind that the newly industrialized nations such as Brazil, Greece, Hong Kong, Mexico, Portugal, Singapore, Spain and the strong markets of the Pacific Rim have experienced growth in their industries and personal incomes, creating demand for certain imports.

If markets in Socialist countries are being considered, remember that marketing strategies will differ there, as will the methods of payment.

Keep the following points in mind:

- Plan, from the very start, to make your export business a profitable one.
- Find a need and fill it.

Continued on page 7

MANUFACTURERS' CORNER

Is Your Company Really Making Money?

As long as your company is making a profit, however small, you probably feel all the effort and risk are worthwhile. But are they? The Canadian Manufacturers' Association's booklet, "How Does Your Company Measure Up?" — a performance improvement checklist, helps you find out whether you are getting a healthy enough return from your investment.

Here's what the authors say about financial success:

"From the owners' point of view, the company exists to earn a return on their investment, consistent with the degree of risk involved. If the owners could be earning a higher return with the same risk, or the same return with less risk in alternative investment situations, the company is not a financial success."

Measuring Financial Success

"How Does Your Company Measure Up?" has some questions for you:

Have your profit ratio and the rate of return on investment been compared with statistics for similar industries?

Does your return on investment compare favourably with alternative investment possibilities?

Has your company set its rate of return and profit objectives for five years ahead, and formulated its plans for achieving them?

Does your company use return on capital in evaluating prospective capital expenditures?

Unless you have considered these questions, you can't make a proper judgment about your company's performance.

Money Isn't Everything

Accounting figures are sometimes not enough, as the booklet points out:

"The only facts recorded in a company's financial statements are those that can be expressed in monetary terms. The advantage of this is that heterogeneous facts about a business can be translated into numbers that can be

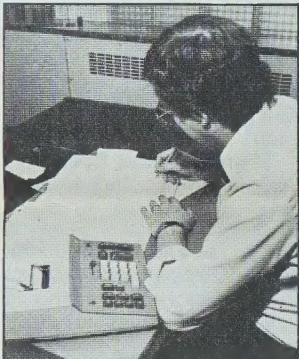
"Accounting figures cannot, however, alert management to the imminent arrival of a competitor with a new product, indicate the condition of the plant, or warn of an impending strike. Examination of financial figures alone does not give a complete account of the condition of the business. Balanced assessment of the company's performance, therefore, calls for an examination from several different points of view."

It Helps to Plan

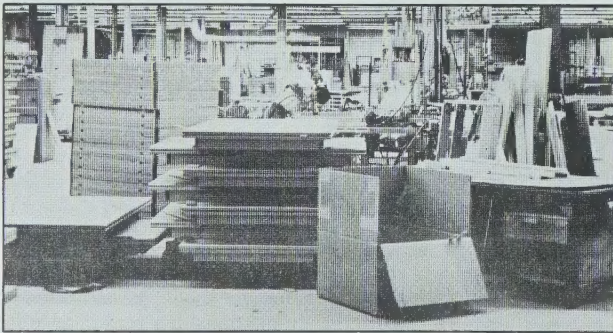
Good financial planning aids growth:

"As an enterprise develops and grows, additional financial resources will inevitably be needed for new equipment and facilities, and to finance expanded sales. These additional financial resources can either be generated internally from the operations of the business or provided from outside. The need for additional funds should be foreseen and

added or subtracted. Thus, for example, hours of labour, pounds of material and kilowatts of power can be equated to establish the cost of a product."



The goals of sound financial planning are accumulation of adequate funds at lowest cost, and provision for future capital needs.



Five Ways . . .

More Hints

The success stories of finalists in all categories of the Canada Awards for Excellence 1985 will appear in a special issue of Canada Commerce in November. In addition to Marketing, the categories include Productivity, Entrepreneurship, Labour/Management Cooperation, Innovation, Technology Transfer, Innovation, Industrial Design and Engineering Design. Free copies of this 32-page publication may be reserved through your local DRIE office or

by calling Canada Awards for Excellence, (613) 992-5004.

Which One is Best?

The winner in each category will be announced in a gala ceremony at the Palais des Congrès in Montréal, November 5, 1985. In view of the abundance of highly competitive entries, honourable mentions will also be introduced.

Winning companies will receive a medallion, a certificate and the right to use the official symbol in their own advertising

and promotion. They will also be mentioned in other advertising and promotion developed by DRIE and will participate in a special workshop the morning after the awards to share ideas on how to maximize the benefits of winning the award.

The workshop will be chaired by Robert Bergen, a Montréal based business consultant who prepared this report for "Profit\$."

Continued from page 3

their acquisition planned, not left to chance. The goals of sound financial planning are accumulation of adequate funds at lowest cost, and provision for future capital needs."

Are You Tying Up Capital?

Does the company have a record of sound financial growth?

Is future financing planned so that the firm obtains capital funds at minimum available cost?

Is lack of financial resources restricting the company's development?

Have the financial needs for the next three years been estimated?

Does financial planning strive for an optimum mix between debt and equity capital, and does the company's debt ratio compare favourably with the industry's average?

Have plans been laid to obtain whatever additional financial resources are required under the most favourable possible conditions to the company?

Have the possible disadvantages of using external resources of finance been considered?

Is the company unnecessarily tying up capital in such things as inventories, receivables, or real estate when it could be used for business expansion?

How're the books?

Your accounting system should provide you with all the information you need.

"The financial accounting function is to record transactions involving revenues, expenses, liabilities and net worth, and to prepare periodic summaries of financial position and income. The accounting system should be economical and flexible as well as being consistent with accepted principles of accounting theory and practice. Accounting statements are expensive to prepare and should yield accurate and readily understood information."

Is Everything Accounted For?

Are the accounts properly classified by a chart of accounts?

Are the books of accounts balanced at least monthly?

Are journal entries adequately supported by substantiating data?

Are the books audited by an

independent auditor at least once a year?

Are profit and loss statements prepared at least twice a year and available within a reasonable period after the closing of the books?

Let's Have a Look

Now that you've asked yourself some general questions, "How Does Your Company Measure Up?" invites you to look at yourself in the mirror. The "Diagnostic Data Sheet" reveals your company's financial growth, in terms of sales, net worth, gross profit, net profit and number of employees. The data sheet also gives you some insight into your accounting system.

Take a few minutes to fill in the data sheet. The results could be revealing.

How Do You Rate?

The next step is to rate your performance, on the Diagnostic Rating Form. Is your company's performance satisfactory? Is some improvement desirable? Is major improvement required? Should this area be a priority?

Be Your Own Consultant

By going through this exercise you should be able to identify where your top priorities are — where improvement would bring immediate benefits to your company. "How Does Your Company Measure Up?" contains 56 groups of questions covering all aspects of running a business, including organization, production planning and control, advertising and promotion, budgeting, and many more.

Help For Small Companies

The vast majority of members of the Canadian Manufacturers' Association are small or medium-sized companies. A large proportion of CMA's members have found "How Does Your Company Measure Up?" to be a useful tool for self-diagnosis. Several hundred Profit\$ readers, many of them not manufacturers, have also found the booklet useful.

This article was contributed to Profit\$ by the Canadian Manufacturers' Association.

If you haven't got a copy yet, send a \$10 cheque (no invoicing) to CMA Publications, 1 Yonge St., Toronto, Ontario, M5E 1J9.

RETAILERS' CORNER

How to Motivate Your Sales Staff

If you are of the "old school" and think that employees should do the best they can at all times at the jobs you assign to them, because they're lucky to have a job and to get paid for doing it, you may be heading for a costly disappointment. Today such an attitude is likely to breed an apathetic staff performing at a low level of productivity, and will probably lead to a high turnover problem.

Motivate Your Staff

Improving your staff's morale and motivation to do a good job does not have to be expensive. Many retailers are inclined to believe that the only way to get and keep good staff is to pay them more than the business can afford.

This is not necessarily true. There are many incentives you can use to increase staff productivity without breaking the bank.

Non-Monetary Incentives

One of the simplest incentives of all, which costs not a penny, is to make the employee feel part of a happy team, working together to achieve common goals. Virtually all that is required in this instance is for the retailer to greet his employees when they arrive for work, be interested in (but not nosy about) their personal lives, hobbies and activities, and remember always to **praise**, preferably in public, every constructive action the employee takes: an up-sale, tidying stock, handling a complaint graciously and professionally, or whatever it might be.

If you haven't yet read *The One-Minute Manager*, on sale in all bookstores, you should. It is somewhat over-simplified, but contains in its few pages (it takes only a few minutes to read) all the essential ingredients of a good and effective management style.

Besides personal interest in employees and praise for their good work, the retailer can think of other non-monetary rewards for desired behaviour. An Employee-of-the-Month award, for example, may seem hoky, but it is widely used in the hospitality industry and works well there. By the simple expedient of putting up an employee's picture on the wall, with perhaps a short script outlining his achievements, you both reward the employee concerned for his actions and motivate his fellows to try to do better, and at the same time tell your customers that you are proud of your staff and their performance.

Invest in Training

Another motivating incentive for staff, which costs something, but has a two-way payoff, is to subsidize their training and education. Sending them to a course which will improve their skills—either their direct skills in their job, or management skills which they may put to use in the future—tells them you have faith in their ability to do an even better job than they are doing, and at the same time increases their ability to do that job.

Reward Performance

One of the main steps a retailer must take if he is to motivate his staff is to ensure not only that every job in the store has a job description, so the employee knows exactly what he is expected to do, but also that each task has a measure of performance to it, so the employee understands what constitutes acceptable, good and outstanding performance. Without this understanding, there is no incentive to achieve good results.

A de-motivating system is one in which all employees, good, bad or indifferent, receive the same pay raise automatically every six months or year. If all are paid equally regardless of performance, what incentive is there to improve performance?

Pay raises should be granted as the result of performance appraisals, again measuring against pre-established standards so the employee knows the system is fair and the bases for judgement are objectively related to his performance.

Some companies have more complex approaches, where the link of ongoing improvements in performance with increased pay and/or promotion is more obvious and direct and made more frequently.

Everyday Incentives

Some retailers use a variety of everyday financial incentives to promote high performance levels.



One of the best incentives of all for good performance is that of treating employees as adults and fully-fledged members of your store's team.



One might, for example, tie a set amount of above-salary compensation to a range of sale values. It need not be particularly high. One retailer, for example, gives an employee 10 cents for a sale between \$17.95 and \$19.94, 15 cents for a sale between \$19.95 to \$26.94, and so on up the scale, to a top of \$1 for a sale of more than \$99.95.

At this store, the system can be triggered quickly to match a specific set of circumstances; for instance, if there's a real dog sitting on the shelves, the manager simply doubles the commission on that item, and watches it trot past the cash register.

Other retailers set daily or weekly quotas by salesperson, and pay a percentage of sales above that level. Others prefer to base such a bonus system on overall store sales or departmental sales, to foster a sense of teamwork among staff and avoid the problem of having them descend competitively on customers, trying to grab all the sales for themselves.

Time Off

An incentive with no direct monetary output, and one many retailers have found works well, is to offer time off for outstanding performance, again tying it to a system of so much time off for such a percentage of sales (or whatever task the employee performs) over the base required.

One innovative incentive program was devised by a retailer to spark his employees to undertake the unpleasant tasks which abound in any business: cleaning the bathroom, calling past-due accounts, dusting the counters, etc. He listed them on slips which he put in a fishbowl, along with some slips giving a day or half-day

off. When employees finished their regular tasks for the day, they had the opportunity of dipping into the bowl and taking their chances.

Another retailer has an incentive program to induce his staff to get new customers for the store. Each new customer brought in wins the employee a set number of points, which are totalled and can be applied to a trip.

Work as a Team

One of the best incentives of all for good performance is that of treating employees as adults and fully-fledged members of your store's team. Ask their advice on display, the best way to sell products, advertising—all those activities which position the store in the public's eye, remembering

that the staff are the people with the most direct contact with the public.

If they believe you have faith in their judgement, they'll live up to your faith...and you'll have a dedicated, conscientious, productive, and happy staff, all working together to bring dollars into the store, and onto your bottom line.

This article was submitted to "Profit\$" by the Retail Council of Canada. The Council provides a variety of publications and services for its members. For more information contact:

The Retail Council of Canada
210 Dundas St. West, Suite 600
Toronto, Ontario M5G 2E8
(416) 598-4684

Increase Your Sales . . .

Continued from page 5

- You can not sell everyone right away. *Concentrate* on one or two markets to start — don't spread yourself too thin. Try to group your markets.
- Do not overlook the smaller, less obvious and possibly less competitive markets. Smaller firms can sometimes find a niche not serviced by larger companies.
- Keep within your capacity to service customers. Do not go after foreign orders that you cannot fill.
- Plan to spend time and money visiting foreign markets.
- Check government export assistance programs (PEMD, trade fairs, missions, etc.).
- At the beginning, stay away from markets in which import restrictions or exchange controls can limit your scope.
- Be flexible — (product design, packaging, etc.).

- Be patient — (the culture and business methods of other countries should be respected strictly).

After a review of the many market possibilities, you may find that your choices have become somewhat restricted as you reject areas that do not fit your criteria. That is the point at which to prepare an in-depth analysis of those export markets deserving closer scrutiny.

"Exporting Your Product," a new Joint Business Management Seminar from the Canadian Export Association and the Federal Business Development Bank (FBDB) is now available. For further information on this seminar or on the FBDB's entire seminar program, please contact the FBDB branch nearest you.

Who is selling what to SSC? What contracts is SSC issuing?

To what firms? For how much? For what goods or services?

Bulletin of Business Opportunities

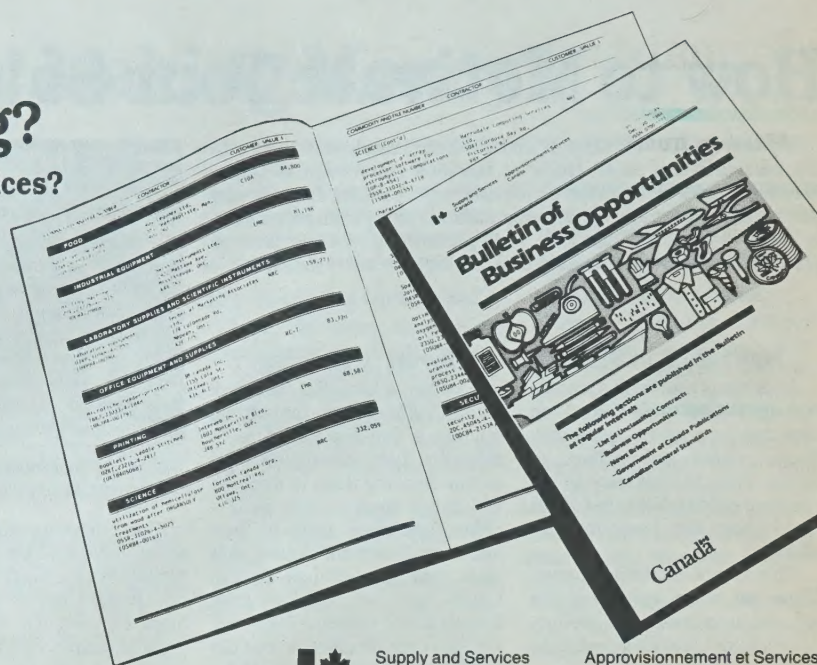
Since April 1, 1985, the Bulletin of Business Opportunities has been available on a subscription basis. Each week, for 51 issues, business subscribers find out who is receiving federal government contracts and who is selling what goods or services and for how much. The Bulletin contains articles and information on doing business with Supply & Services Canada, complete with helpful tips.

As a marketing tool the Bulletin is a "who's who" of government suppliers — a rich market resource for subcontracting opportunities: whatever widget you make the Bulletin opens up a whole new world of potential buyers. Prime contractors are always searching for sub-contractors — and through the Bulletin you can quickly check out who is in the market for your goods and services across Canada and also, who your competitors are.

The Bulletin costs \$153 a year for 51 issues, for postage and handling — a tax deductible business expense.

Get on Board! Somebody has to supply the government — and somebody has to supply the suppliers!

Why Not You?



Supply and Services
Canada

Approvisionnement et Services
Canada

SSC Helps Small Business Secure Federal Contracts

The Bulletin of Business Opportunities, a Supply and Services weekly publication serving the business community for more than thirty years, is the communications vehicle the Department uses to inform suppliers about the volume of business done during any given week.

The Bulletin lists most unclassified contracts of more than \$50,000 for headquarters and \$10,000 in the regions.

The opening pages carry a wealth of features such as news from other federal agencies and corporations that affects the business community, proposed purchases under the GATT Agreement, of which Canada is one of the signatory countries, government publications of interest to business, statistics and profiles of Canadian companies that wish to appear in the Bulletin.

Sub-contracts for Small Businesses

Many readers within the small business community have increased their revenue simply by contacting prime contractors whose names appear in the publi-

cation under the various commodity headings.

Some of these contracts total millions of dollars and offer unique opportunities for the small business person with entrepreneurial spirit. SSC has heard many small success stories based on contracts already awarded to large federal government suppliers.

The Statistical Section

Another feature that began as a result of supplier-reader interest is the Statistics section. A regular feature in the Bulletin, this section provides a two-year detailed look at statistical data in all sectors of goods and services bought by the federal Government.

These statistics reflect such varied areas as construction and building materials; machinery and equipment; data processing equipment, office machinery and EDP services; textiles, clothing and toiletries; medical and laboratory equipment, photography equipment and chemicals; surveying, mapping and consulting services; office supplies, books, musical instruments, recrea-

tional equipment, cleaning equipment, brushes and paints, containers and packing supplies; hardware, heating, plumbing and drying equipment and tools.

In this way, suppliers in these — and other — areas are quickly informed of the business volume the federal Government generates through its procurement activity. The \$7,630,000,000 of purchases made during the last fiscal year helped to better Canada's economic climate.

GATT Business

On January 1, 1981, Canada and eighteen other signatory countries, following the GATT round of talks, agreed to publish their requirements in certain commodity areas so that potential suppliers among them could bid on these purchases.

Requests of proposals for goods that range from office furniture to computers and paper, having an estimated purchase value of more than \$199,000, are advertised in each country's official government publication as an open invitation to tender. These

are called Notices of Proposed Purchases (NPP).

In Canada, the Canada Gazette is the official publication used for NPPs. These requests are also published in the Bulletin in its Business Opportunities section. This section also features all Requests for Proposals for certain government requirements where there is no supplier in the data base.

Each year Canada publishes more than two hundred NPPs with contract values that can reach millions of dollars, depending on the commodity and the quantity required by a client department or agency.

Improvements Ahead

A supply task force is presently working to make the Bulletin of Business Opportunities an even more valuable tool for small and medium businesses.

Among areas being explored are business opportunities offered to small businesses in data processing software, bids offshore to attract Canadian subcontracting activity and many

other commodity areas.

In this way this Supply and Services publication will serve the Canadian business community more effectively.

To know more about federal government procurement or to subscribe to the Bulletin, simply write to The Editor-in-Chief, Corporate Relations Branch, 16A1, Ottawa, Canada, K1A 0S5.

British Columbia & Yukon



Information: Your Key to Success

Message from the Vice-President



If running a business were as easy as putting a puzzle together, virtually every new business venture would thrive. But we know differently. Managing a business, no matter what size, is a challenging task.

Putting a puzzle together implies that you have all the pieces, know how to fit them together and what the final picture should look like. Business would be simple if this were true. However, we usually don't have any of those advantages. Furthermore, with the economy changing like the wind we frequently are dealing with moving targets.

Your Key to Success Is Information

Every day we receive thousands of messages and pieces of information through conversations, media and our own observations, most of which doesn't

stick with us. To unlock the real value of information you need to focus your sights, look for exactly what you need and then use it.

Sure, this takes precious time! But, we all know that using information correctly can unlock doors to success. Someone once said, "Information is Power!" What they meant was that armed with the right information you can have a competitive advantage.

Owners and managers, by virtue of their position, have to make things happen. They cannot sit back and wait. If they do, opportunities will slip through their fingers.

What Information Is Needed?

Information is to managing what fuel is to an engine. It's needed for planning, operating, monitoring and controlling, whether we are talking marketing, financing, personnel or general management.

But I'm talking broadly. When you get down to your specific situation you want to bounce ideas off someone else, before making decisions that could prove expensive. Also you don't want to get bogged down with an overwhelming pile of statistics and books — what is known as "information overload." If you want to succeed, the trick is to discuss the ques-

tions that need answers before starting to look for the right information.

Where Do You Get Help?

FBDB has been discussing business questions, finding answers and providing information to businesses for over 40 years, from the time we started making term loans. Initially, it was just related to financing.

However, we recognized many years ago that successful operators needed more than just money. As a result, we have been changing our products and services to meet the greater demands on today's owners. Our whole thrust is to provide a Business Resource Centre with all the help and the answers you need to put together a profitable business.

Your interests may range from equity financing, to loans, additional investors, starting a new business, marketing a new product, or learning new skills. FBDB as a resource centre has access to information and statistics on Government assistance programs, key operating ratios, or demographics.

We also have officers and CASE counsellors — all experienced in analyzing and resolving problems related to small and medium sized operations.

How Can You Use Information To Your Advantage?

The whole purpose of having information is to be a step ahead of the game. Our intention is to work with you by analyzing your situation, accessing and interpreting data, and recommending possible courses of action. Our Project Development Officers are seasoned commercial lenders and business analysts, and complemented by CASE counsellors, they provide the means to the finest, most practical business solutions available anywhere.

As an example, if someone were interested in a new product or expansion we can access a number of sources of business intelligence to assess the size of a market, evaluate the total competition and identify business opportunities. Counsellors can detail marketing strategies and sales forecasts. We can determine the capital needed for financing the project, package a loan proposal for any lender, or look at providing the financing ourselves. Our seminar program and Do-It-Yourself kits can provide you with the training and knowledge to develop your management skills. After the project is up and running we will continue to extend the necessary support to keep you on track.

Pure statistical data alone is not enough, that's why large cor-

porations hire management consultants. But, by combining our resources, experience and know-how with statistical information you, as a small or medium sized business owner, can get a jump on your competition!

Small Business Week '85 (October 20th - 26th)

Every year we take one week and concentrate our efforts to publicize the umbrella of available business support. The theme of this year's Small Business Week is "Information: Your Key To Success." Co-sponsored by the Canadian Chamber of Commerce, the hundreds of local Chambers of Commerce across Canada and FBDB, this week is your opportunity to attend the free events planned throughout B.C. and the Yukon. I hope you'll take the time and see what resources are available to help unlock a few doors for yourself.

On this page and the next are featured some of the workshops which we will conduct. Make a note on your calendar to attend one. We are looking forward to seeing you!

D.A. Kerley
Vice-President and
Regional General Manager

SMALL BUSINESS WEEK

in Canada
October 20th to 26th

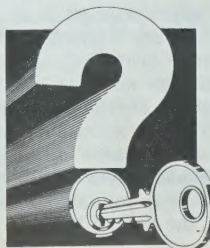


Take 90 Minutes And Discover The Clear Path Through The "Information Jungle"

Each year things change — business activity, government programs, interest rates, available money for financing, new opportunities and on and on. Success depends on getting and using up-to-date facts. Find out what Information is available

and what you should know about Business Financing by attending these two free workshops (each 90 minutes long).

Check the listing and phone your nearest FBDB office.



INFORMATION: YOUR KEY TO SUCCESS

Information: Your Key to Success Workshops

Workshop Held In	FBDB Office	Telephone
Oct. 21st (Monday)		
Vancouver	Vancouver	681-7484
Smithers	Terrace	635-4951
Richmond	Vancouver	681-7484
Revelstoke	Kamloops	374-2121
Oct. 22nd (Tuesday)		
Langley	Langley	533-1221
Kitimat	Terrace	635-4951
Vancouver	Vancouver	681-7484
Vernon	Vernon	545-7215
Oct. 23rd (Wednesday)		
Vancouver	Vancouver	681-7484
Chilliwack	Langley	533-1221
Terrace	Terrace	635-4951
Kelowna	Kelowna	762-2035
100 Mile House	Kamloops	374-2121
Oct. 24th (Thursday)		
Williams Lake	Williams Lake	398-8233
Prince Rupert	Terrace	635-4951
Victoria	Victoria	388-0161
Penticton	Kelowna	762-2035
Merritt	Kamloops	374-2121
Oct. 25th (Friday)		
Kamloops	Kamloops	374-2121
Oct. 26th (Saturday)		
Quesnel	Williams Lake	398-8233

Business Financing Workshops

Oct. 21st (Monday)		
Vancouver	Vancouver	681-7484
Duncan	Nanaimo	753-2471
Whitehorse	Whitehorse	668-4030
Smithers	Terrace	635-4951
Oct. 22nd (Tuesday)		
Campbell River	Campbell River	287-9236
Vancouver	Vancouver	681-7484
Nanaimo	Nanaimo	753-2471
Kitimat	Terrace	635-4951
Victoria	Victoria	388-0161
Oct. 23rd (Wednesday)		
Courtenay	Campbell River	287-9236
Vancouver	Vancouver	681-7484
Terrace	Terrace	635-4951
Cranbrook	Cranbrook	426-7241
Oct. 24th (Thursday)		
Port Alberni	Nanaimo	753-2471
North Vancouver	North Vancouver	980-6571
Prince Rupert	Terrace	635-4951
New Westminster	New Westminster	525-1011
Oct. 26th (Saturday)		
Quesnel	Williams Lake	398-8233

The next page features articles which explain why these topics are so important to business operators today!

British Columbia & Yukon

Small Business Week
is your opportunity to attend
FBDB's free workshops.

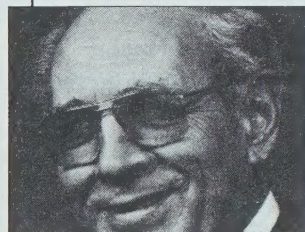
**"Tighter controls,
better management and an
improved profit picture.**

**Thank you
CASE!"**

Brian McPherson, President
Romac Auto Services Limited
Dawson Creek, B.C.

CASE

(COUNSELLING ASSISTANCE TO SMALL ENTERPRISES)



Ernie Johnson — experienced in farm and industrial equipment sales & service, with a penchant for computers. As a CASE counsellor, his advice is helping small businesses solve the problems they face and take advantage of the opportunities they see.

Brian McPherson and his partners had built Romac Auto Services into a growing business, with five outlets — including an automobile service station and transmission

service centres in the Dawson Creek area.

In spite of strong sales, profits were low and the business needed better controls.

CASE counsellor Ernie Johnson rolled up his sleeves and went to work.

Ernie's wide-ranging recommendations included the separate management of the various businesses in the Romac group, personnel training to increase productivity, a tightening up of interdepartmental transactions, and an effective computerized bookkeeping system to keep watch over everything.

Today Romac Auto Services thrives.

To find out how CASE can help your business, call FBDB today, toll-free: 1-800-361-2126

La Banque offre ses services dans les deux langues officielles.

BACKING INDEPENDENT BUSINESS



Federal Business Development Bank
Banque fédérale de développement

Canada

Management Evaluation Workshop

Evaluating Your Management Skills

As the manager of a small business, who evaluates your performance? Do you know your management strengths and weaknesses and how to overcome those weaknesses?

As a small business manager you are expected to wear a number of different "hats." But many of them probably don't "fit" comfortably although you might not know the exact problem. What you need is a method of evaluating your own strengths and weaknesses.

With this in mind, the Federal Business Development Bank has

developed a "Self-Evaluation Guide for Managers." You can obtain this guide free of charge by attending a special "Management Evaluation Workshop" during Small Business Week '85 (October 20 to 26). After Small Business Week the guide will be sold for \$9.95.

This free workshop uses the FBDB's successful case study approach to illustrate how the guide can provide a structured analysis of a manager's performance in each of three important areas: planning, leadership and control. The guide will also direct

you to some of the opportunities available for you to improve the weakness identified.

As an added feature, the guide contains \$25 in discount certificates towards the cost of attending FBDB seminars or for its highly regarded CASE Counselling Service.

For further information on the availability of this free workshop in your area contact your nearest FBDB branch or your local Chamber of Commerce or Board of Trade.

Finding Your Way In The "Info Jungle"

Facts, Facts and More Facts

Information—It makes the difference between a decision and a guess, between a fact and an assumption, between success and failure.

This emphasis on information has spawned a list of new "buzzwords" — heightened information consciousness, information society, information-gathering systems. But why this sudden focus on something so commonplace, so obvious?

Changing inflation and interest rates combined with an uncertain level of business activity have made any miscalculation a potential disaster for any business. The ability to operate effectively in

this environment is related to increased understanding which, in turn, is based on information.

It makes no difference whether you are head of a company seeking a new plant location, a sales manager in search of new opportunities, or a grocer opening a store in a new neighbourhood, you need information. Properly interpreted it can be your key to success.

A Path Through the Jungle

With so much information available from so many sources the Federal Business Development Bank has developed a work-

shop to help you find a clear path through this "info jungle." To be introduced free of charge during Small Business Week '85 (October 20th to 26th), a real-life case study, plus individual exercises and lively discussions show types of information available, how to find it and how it can be used most effectively.

Take the time to become better informed. Contact your local Federal Business Development Bank branch or your nearest participating Chamber of Commerce or Board of Trade for the time and location of this free workshop in your area.

Helping to Understand the System

Financing Today's Small Business

Any business, regardless of size, is concerned about financing. Financial needs occur during start-up, downturn, expansion and yes, even during a successful period of day-to-day operation.

Most small business owner/managers are technically skilled. But few feel comfortable wheeling and dealing in the world of business finance. Successful financing is measured not only by the quantity but also the quality of funds obtained.

The terms and conditions of the loan can in fact be more important than the amount. If the terms are unreasonable the

financing may end up doing more harm than good.

Where to Turn...?

Complicating the picture is a rapidly changing marketplace. Traditional sources of financing are now specializing to the point that an owner/manager is no longer sure where to turn first. Government is increasingly active with initiatives such as the federal Regional Development Program and the provincially sponsored Small Business Development Corporations, to name just two.

To keep you informed and on top, the Federal Business Development Bank is introducing its new Business Financing workshop free of charge during Small Business Week '85 (October 20th to 26th).

Don't miss this invaluable opportunity to increase your management skills and learn about types of business financing and how they can benefit your business.

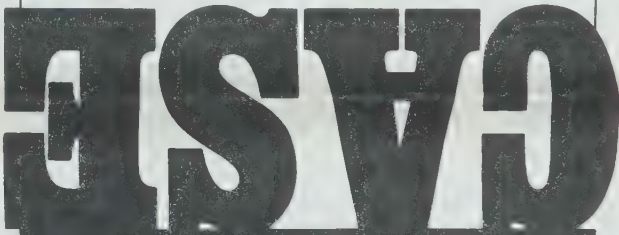
Contact your local branch of the Federal Business Development Bank or your nearest participating Chamber of Commerce or Board of Trade for the time and location of this free workshop in your area.

La Semaine de la PME est l'occasion par excellence pour participer aux ateliers gratuits de la BFD.

«CASE nous a assisté pour développer de nouveaux marchés grâce aux conseils de ses spécialistes.»



Brigitte Neven, présidente Colonic Photo Labs, Ltd. Vancouver Colombie britannique



(CONSULTATION AU SERVICE DES ENTREPRISES)



Sam Fogel est riche d'une expérience de 35 ans en marketing, publicité et promotion. Il est l'un de nos conseillers CASE dont les conseils aident les dirigeants de la petite entreprise à résoudre leurs problèmes et à profiter des occasions qui s'offrent à eux.

Les affaires allaient bon train. Le matériel photographique pour murales et présentoirs se vendait autant au pays qu'à l'étranger.

On songeait sérieusement à agrandir le marché; aussi The Bank offers its services in both official languages.

ON APPUIE VOTRE ENTREPRISE

Canada



Banque fédérale
Federal Business
Development Bank

Atelier d'évaluation Pour évaluer vos talents de gestionnaire

Vous êtes propriétaire-dirigeant d'une PME. Qui va évaluer votre rendement? Connaissez-vous bien vos qualités? Vos défauts? Que faire pour vous améliorer?

Chet d'une PME, vous devez cumuler plusieurs fonctions. Vous ne pouvez être spécialiste de tout; le bat blesse quelque part... Sauriez-vous dire où? Il vous manque une méthode pour évaluer précisément vos forces et vos lacunes.

La Banque fédérale de développement a mis au point le Guide des aspects importants de la gestion: planification, leadership et

Se frayer un chemin dans une «jungle d'informations» Faits, données, nouvelles, statistiques...

L'information vous permet de distinguer un fait d'une hypothèse et peut faire la différence entre le succès et l'échec.

L'importance nouvelle accordée à l'information a donné naissance à plusieurs expressions à la mode: conscience aiguë de l'information, société de l'information, systèmes de cueillette de l'information.

Des taux d'inflation et d'intérêt changeants, combinés à un niveau d'affaires incertain, font qu'une simple erreur de calcul peut devenir un désastre en puissance pour toute entreprise. La capacité de réussir dans ces conditions repose sur une meilleure information.

Devant toutes ces données de sources diverses, vous devez vous tracer un sentier dans la jungle de la BFD à mis au point un nouvel atelier qui sera offert gratuitement.

Pour mieux comprendre les rouages de la finance

Le financement des PME d'aujourd'hui

Le financement est un des sujets de toute entreprise, qu'elle soit grande ou petite, en période de démarrage, de ralentissement ou d'expansion, et même quand les affaires vont bien.

La compétence des propriétaires de PME n'est pas en cause. Par contre, peu manœuvrent à l'aise dans les méandres de la finance. Un financement adéquat ne s'évalue pas seulement par la quantité des fonds obtenus, mais aussi par leur qualité.

Si les conditions d'un emprunt sont défavorables, le financement la BFD offre, dans le cadre de la PME soutenues par les provinces.

Afin de vous tenir au courant, la BFD offre, dans le cadre de la semaine de la PME 85 (du 20 au 26 octobre), un nouvel atelier gratuit sur le financement de l'entreprise.

Voilà l'occasion de mieux connaître les différentes formes de financement, d'apprendre comment votre entreprise peut tirer profit, en un mot, d'accroître vos compétences de gestionnaire.

Pour les lieux et dates de cet atelier gratuit, adressez-vous à la succursale de la BFD la plus près de chez vous, ou à la section locale de la Chambre de commerce ou du Bureau de commerce.

C.-B. et Yukon

L'information: la clé de votre succès

Message du vice-président



L'information, vous devez déterminer ce dont vous avez besoin et ensuite l'utiliser. Bien sûr, cela prend du temps. Mais, l'utilisation judicieuse de l'information peut nous mener au succès. C'est un fait bien connu que la bonne information est l'arme qu'il faut pour déjouer l'adversaire. Le propriétaire-dirigeant doit faire preuve d'initiative. Sinon, il court le risque de perdre de bonnes occasions.

Quels sont vos besoins en information?

Vos besoins peuvent être variés: financement par actions, prêt, nouvel investissement, persécution, Centre de ressources, la BFD a accès à diverses banques de données sur les programmes d'aide des gouvernements, les ratios d'exploitation clés ou des données démographiques. Nos agents et nos conseillers de CASB possèdent tous une grande expérience des problèmes des PME.

Comment tirer profit de l'information?

Être bien informé, c'est un gros avantage. Nous pouvons donc analyser votre situation et vous suggérer des stratégies possibles. Nos agents de développement de projets, qui sont des analystes expérimentés, ainsi que nos conseillers de CASB vous permettent de découvrir plus de quarante ans la BFD analyse les questions d'affaires.

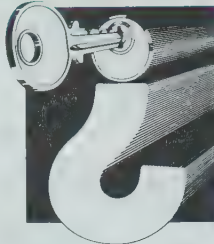
Semaine de la PME 1985

Durant cette semaine, nos efforts visent à mieux faire connaître les services offerts aux entreprises. Le thème de la semaine de la PME de cette année est «L'information: la clé de votre succès».

est «L'information: la clé de votre succès». Parrainée par la Chambre de commerce du Canada, une centaine de chambres de commerce du pays et la BFD, cette semaine vous offre la possibilité de participer gratuitement à divers événements. Venez donc vous renseigner sur les ressources à votre disposition. Consultez la liste des ateliers que nous offrons. Prenez-en note dans votre agenda. Au plaisir de vous y rencontrer!

Le vice-président et directeur général, bureau régional, D.A. Kerley

SEMAINE DE LA PME au Canada, du 20 au 26 octobre



L'information: la clé de votre succès

Prenez 90 minutes de votre temps et retrouvez votre chemin à travers la «jungle de l'information». Chaque année apporte des changements, dans le secteur téléphonique au bureau de la BFD le plus proche.

Vous devriez savoir sur le financement de l'entreprise en assistant à ces deux ateliers de 90 minutes chacun.

Vérifiez la liste ci-dessous et téléphonez au bureau de la BFD le plus proche.

Lieu		Succursale de la BFD Téléphone	
21 oct. (lundi)	Vanouver	Vanouver	681-7484
22 oct. (mardi)	Langley	Langley	681-7484
23 oct. (mercredi)	Richmond	Richmond	681-7484
24 oct. (jeudi)	Delta	Delta	681-7484
25 oct. (vendredi)	West Vancouver	West Vancouver	681-7484
26 oct. (samedi)	North Vancouver	North Vancouver	681-7484
L'information: la clé de votre succès			
Lieu		Succursale de la BFD Téléphone	
21 oct. (lundi)	Vanouver	Vanouver	681-7484
22 oct. (mardi)	Langley	Langley	681-7484
23 oct. (mercredi)	Richmond	Richmond	681-7484
24 oct. (jeudi)	Delta	Delta	681-7484
25 oct. (vendredi)	West Vancouver	West Vancouver	681-7484
26 oct. (samedi)	North Vancouver	North Vancouver	681-7484

Ateliers - Financement de l'entreprise

LE COIN DES FABRICANTS

Voire entreprise est-elle vraiment rentable?

Tant que votre entreprise réalise des bénéfices, même minimes, vous pensez que les efforts déployés et le risque couru en valent la peine. En êtes-vous bien sûr? La brochure «Votre entreprise est-elle à la hauteur? — Une technique de vérification de ses progrès» de l'Association des manufacturiers canadiens vous permet de vérifier si le rendement de votre investissement est approprié.

Voici ce que les auteurs pensent du succès financier:

«Selon les propriétaires, la raison d'être de l'entreprise est de faire profiter leur investissement et le taux de ce rendement doit correspondre au risque couru. Si les propriétaires peuvent obtenir un rendement supérieur en courrant un risque moindre, l'entreprise n'est pas une réussite financière.»

Évaluation du succès financier

La brochure contient d'autres questions:

«A-t-on comparé le rapport bénéfices/taux de rendement de l'investissement avec celui des entreprises semblables?»

Le rendement de l'investissement se compare-t-il favorablement avec d'autres possibilités d'investissement?

L'entreprise a-t-elle fixé un taux de rendement et des objectifs de bénéfices pour les cinq prochaines années et élaboré des plans en vue de leur réalisation?

L'entreprise se sert-elle du rendement sur le capital dans ses projets d'immobilisation?

L'argent n'est pas tout

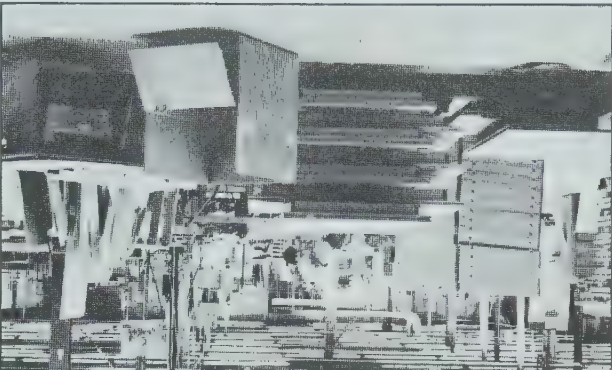
Les entées comptables ne suffisent pas toujours, comme l'indique la brochure:

«Les seuls faits consignés dans les états financiers sont ceux qui s'expriment en termes monétaires. Cela permet de traduire des faits hétérogènes en chiffres qu'on peut additionner ou soustraire. Par exemple: heures de travail, kilogrammes et kilowatts peuvent être calculés pour établir le coût d'un produit.»

«Toutefois, ces chiffres ne peuvent vous avertir de l'arrivée imminente sur le marché d'un



Les objectifs d'une saine planification financière sont l'accumulation des fonds au meilleur compte possible et la planification des besoins futurs en capital.



Suite de la page 3

Et le gagnant est...

Le nom du gagnant de chaque catégorie sera dévoilé lors de la cérémonie qui se tiendra au Palais des Congrès à Montréal, le 5 novembre 1985. En raison de l'abondance et de la qualité des candidatures, des mentions honorables seront décernées.

Les gagnants recevront une médaille et un certificat, et auront le droit d'utiliser le symbole officiel dans leur publicité. Leur nom figurera dans les campagnes publicitaires du MEIR. Ils pourront participer à un atelier spécial le lendemain de la cérémonie afin d'échanger des idées sur la façon de tirer un meilleur parti de leur prix.

L'atelier sera présidé par Robert Bergen, conseiller d'affaires de Montréal et auteur du présent article.

Le capital est-il immobilisé?

«La croissance financière de votre entreprise est-elle saine?» Son financement est-il planifié au meilleur coût possible?

Le manque de ressources financières limite-t-il l'expansion de l'entreprise?

A-t-on estimé ses besoins financiers pour les trois prochaines années?

Viset-on l'équilibre entre le passif et l'actif des actionnaires, et ce rapport se compare-t-il favorablement avec la moyenne de l'industrie?

A-t-on fait des plans pour obtenir aux meilleures conditions possibles les fonds supplémentaires nécessaires?

A-t-on tenu compte des désavantages possibles qu'il y a à recourir à des sources externes de financement?

L'entreprise immobilise-t-elle du capital qu'elle pourrait mettre à utiliser pour les stocks, comptes-clients ou biens immobiliers?

Comment sont vos livres comptables?

«La comptabilité consiste à inscrire les transactions ayant trait aux: rentrées de fonds, dépenses, éléments d'actif, dettes et valeurs nettes. Elle comprend aussi la préparation de sommaires périodiques de la situation financière. Le système de comptabilité doit être économique et conforme aux principes acceptés de la comptabilité sur les plans tant théorique que pratique. La préparation d'états financiers est coûteuse: elle devrait donc fournir une information exacte et facilement compréhensible.»

Toutes les activités sont-elles consignées?

Les comptes sont-ils bien classés?

Les livres sont-ils balancés au moins une fois par mois?

Les entées sont-elles documentées par des pièces justificatives?

Les livres sont-ils vérifiés par un vérificateur indépendant au moins une fois l'an?

Prépare-t-on au moins deux fois l'an des états des résultats de la fermeture des livres?

Examinons la situation

Après vous être posé ces questions, évaluez votre situation.

Cet article a été soumis à Profits par l'Association des manufacturiers canadiens. Pour obtenir une brochure, veuillez envoyer un chèque de 10\$ (pas de facturation) à CMA Publications, 1 rue Yonge, Toronto (Ontario), M5E 1J9.

Les maisons de commerce vous aident à exporter

Si votre entreprise a des produits ou services à exporter et que vous n'avez pas les moyens ou l'intention de pénétrer tous les marchés avec chacun d'eux, une solution pratique et rentable s'offre à vous: le recours à une maison de commerce.

Les maisons de commerce: 11 milliards à l'exportation

Selon un rapport publié par le ministère du Commerce, M. Kelleher, les maisons de commerce jouent un rôle important dans les exportations. On y montre que la participation de ces maisons au rendement des exportations canadiennes s'est élevée à 11 milliards de dollars en 1983.

De plus, pour une variété étendue de produits, elles représentent 40% de l'ensemble des exportations canadiennes vers des marchés non-américains. Cette contribution souligne à quel point les maisons de commerce sont utiles pour négocier dans des pays où la connaissance des différentes cultures, structures de l'industrie et pratiques commerciales est un élément-clé du succès.

Un grand éventail de services

Les maisons de commerce exercent toutes sortes d'activités et ce secteur est très diversifié, mais on y trouve cependant certains points communs. Ces maisons connaissent les besoins des acheteurs, leurs habitudes et leur langue, et elles sont au courant des particularités du marché et des exigences spécifiques. Elles connaissent mieux que quiconque les méthodes d'exportation, et les aspects complexes du commerce international leur sont familiers: emballage, documents, expédition, assurances, règlements touchant l'importation, barèmes, quotas de vente, licences, conditions d'échange et de paiement. Ces compétences ne s'acquièrent pas instantanément; elles sont le fruit de longues années d'expérience. C'est pourquoi les maisons de commerce sont une ressource précieuse pour les entreprises qui se lancent dans l'exportation.

Dans le rapport, on définit les maisons de commerce comme des entreprises spécialisées dans l'exportation, l'importation ainsi

Si vous avez répondu par l'affirmative à ces questions, vous devriez commencer à chercher. C'est en discutant que deux entreprises peuvent décider si elles peuvent travailler ensemble. Elles doivent s'entendre sur la répartition des tâches ainsi que sur les charges et les avantages financiers de chacune. Le fabricant et la maison de commerce doivent choisir parmi celles-ci en toute confiance. Le Conseil désire faire connaître aux fabricants les avantages de traiter avec une maison de commerce: une longue expérience, une connaissance approfondie des marchés d'exportation et des mécanismes légaux, commerciaux et industriels qui régissent le marché.

Comment choisir la maison de commerce appropriée?

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LAISSEZ LA BFD FAIRE LES DÉMARCHES POUR VOUS

Vous avez des difficultés de financement? La BFD est à votre service. Les trois quarts des clients que la BFD a aidés à obtenir du financement n'avaient pu y parvenir par eux-mêmes.

Après avoir évalué avec vous et vos conseillers la faisabilité d'un projet, l'équipe spécialisée de la BFD rédigera un rapport que vous pourrez joindre à votre demande de financement auprès d'institutions financières, d'organismes gouvernementaux, ou des deux. Le document sera élaboré en fonction de vos besoins afin d'utiliser au maximum les sources de financement disponibles: subventions, marges de crédit, capital-actions, prêts à court et à long terme, ou une combinaison de ces sources.

Ce qui caractérise vraiment le Service de préparation de demandes de financement, c'est que la BFD agit également comme intermédiaire en soumettant votre demande aux institutions financières ou organismes gouvernementaux les plus susceptibles d'y répondre favorablement.

En plus du service de préparation de demandes de financement, le Programme de planification financière de la BFD comprend la liaison financière, service informatisé offert à l'échelle nationale pour mettre en contact les investisseurs et les entreprises ayant besoin de financement et de conseil en gestion; les guides d'autoplanification financière et, bientôt, un service de planification stratégique. Appelez le bureau de la BFD le plus près ou, sans frais: 1-800-361-2126 (112-800-361-2126 en C.-B.), ou retournez le coupon ci-dessous.

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à 10\$ l'exemplaire
exemplaires de Évaluer l'achat d'une petite entreprise,
à 10\$ l'exemplaire
exemplaires de Crédit et recouvrement,
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Chargé à VISA: _____
Carte no. _____
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Exp. _____

Les PME, l'avenir de notre économie

Du 20 au 26 octobre se déroule la Semaine de la PME au Canada — et

l'importance du rôle économique de la PME est maintenant bien établie, mais ce ne fut pas toujours le cas. Jamais les gouvernements n'ont autant mis l'accent sur les programmes d'assistance à la PME que ces dernières années. Jamais les institutions financières, les associations de gens d'affaires et les chambres de commerce n'ont démonté un intérêt aussi vif pour sa promotion et son évolution. Même les universités ont voulu participer à l'essor de la PME en mettant sur pied des programmes de formation en vue d'assurer une relève compétente de ses gestionnaires.

Les PME, première source de création d'emplois

Il y a plus d'un million d'entreprises au Canada, dont 95 % sont de petite ou moyenne taille. Elles contribuent environ 30 % de la production nationale de biens et services et absorbent près de 45 % de la main-

d'œuvre « commerciale ».

Les PME ont été les plus durement touchées par la crise économique. Pourtant, au chapitre des emplois, elles se sont avérées beaucoup plus dynamiques que leurs concurrents plus importantes. En effet, entre 1975 et 1982, les entreprises manufacturières de 50 employés ou moins ont créé, en termes réels, environ 400 000 emplois alors que leurs concurrents de plus grande taille en ont perdu approximativement 100 000 durant la même période.

Les PME et la productivité

En valeur absolue, les PME ont une productivité inférieure aux grandes sociétés, mais elles ne disposent pas des mêmes ressources techniques et financières. Cependant, durant la décennie 1971-1981, elles ont connu une croissance de leur productivité de l'ordre de 14 % comparativement à 11 % pour les plus grands établissements.

Les PME, championnes de la croissance

Une étude récente de Commerce et Canadian Business sur les compagnies canadiennes à croissance rapide révèle que, parmi les cinquante premières, 25 sont des entreprises de moins de 50 employés. Révélation étonnante si on considère que l'étude portait sur les résultats des années 1980 à 1983, période correspondant à une des plus sérieuses récessions de l'après-guerre. Ces entreprises ont doublé leurs effectifs et ont presque quadruplé leur chiffre d'affaires durant ces trois années.

Autre fait à noter, c'est que plusieurs des 25 autres sociétés de plus grande taille ont crû par le biais des acquisitions, ce qui représente beaucoup plus une consolidation de capitaux qu'un apport net à l'activité économique.

La plupart des 25 à forte croissance se sont illustrées dans des secteurs autrefois réservés aux géants de l'industrie: exploitation et exploitation de ressources énergétiques, informatique, communications, etc. Les PME sont donc devenues un foyer de recherche et d'innovation dans des secteurs de pointe.

L'avenir de notre économie

L'envergure n'est plus perçue comme un gage de croissance économique. À plus d'un titre, les PME contribuent plus à la croissance que les grandes entreprises. Le Canada est une couche chaude de petites entreprises, sur lesquelles se fondent tous les espoirs d'une relance soutenue. De leur vigueur et de l'entrepreneuriat de leurs dirigeants dépend l'essor économique du Canada.



PME au Canada,
du 20 au 26 octobre

Le Canada triple ses exportations en 10 ans

1985 — une autre année record

Depuis 1975, le Canada a triplé ses exportations de biens et services, passant de 41 milliards de dollars cette année-là à 131 milliards en 1984. Le progrès est d'autant plus remarquable que ces exportations, qui représentaient 24,5 % du produit national brut (PNB) en 1975, constituaient 31,2 % de celui-ci en 1984. Ces chiffres affirment l'importance grandissante, pour l'économie canadienne, des ventes à l'étranger.

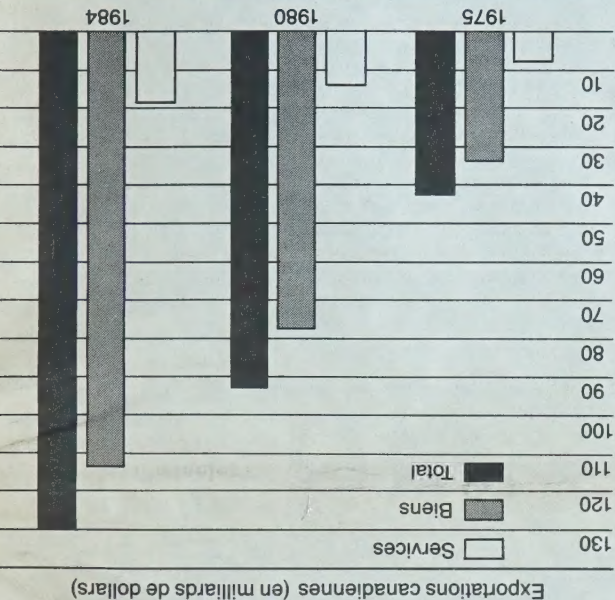
C'est dans les exportations de biens que le Canada a le mieux fait en 1984 avec des ventes de 112,5 milliards, soit 3,4 fois le niveau de 1975, qui était de 33,3 milliards. Du côté des services, la performance a été de 2,8 fois, avec 19,2 milliards contre 6,9 en 1975.

Le Canada exporte à peu près tout ce qu'on peut imaginer, du plus petit objet au plus gros. Ce sont toutefois les véhicules-moteurs qui occupent le premier rang dans le registre des ventes de 1984, avec 29 milliards. Viennent ensuite les produits énergétiques, le bois et ses dérivés avec 13 milliards chacun, le blé et les produits de la mer, 6 milliards; la machinerie lourde, 5 milliards.

Ce sont nos voisins du sud qui absorbent actuellement les trois-quarts de nos exportations. L'an dernier, le Canada a vendu aux Américains plus de 85 milliards (75,6 %) comparativement à 22 milliards (65,1 %) en 1975. Evidemment, la faiblesse de notre dollar par rapport à la devise américaine a favorisé cette augmentation fulgurante de nos ventes aux États-Unis. Ce sont les secteurs de l'automobile et des produits énergétiques, dont la production totale des exportations a été acheminée aux États-Unis, qui ont été les grands bénéficiaires.

Les États-Unis, notre principal partenaire

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Profits

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L'information: la clé de votre succès

Semaine de la PME '85

du 20 au 26 octobre

«L'information: la clé de votre succès»: voilà le thème de la Semaine de la PME qui se tiendra du 20 au 26 octobre dans tout le Canada. La Banque fédérale de développement (BFD) et la Chambre de commerce canadienne, qui partagent cet événement, souligneront le rôle grandissant de l'information et son importance pour les propriétaires

La Semaine de la PME 1985 devrait surpasser le succès de l'an et dépasser le P.M.E. 1984.

Ces activités ont été organisées avec la collaboration des chambres de commerce et des bureaux de commerce locaux pour souligner le rôle vital que jouent les dirigeants de PME dans l'économie du pays. Elles constituent également une source d'information sur les nombreux services disponibles. Les maîtres de 400 municipalités provinciales et locales ont été invités à participer à ces activités. Les maîtres de 800 activités seront présentés.

Ateliers gratuits

La BFD offrira gratuitement, à de nombreux endroits, trois ateliers spécifiques pour les PME : «Comment obtenir de l'information et l'utiliser comme outil de gestion», «Le financement: où le trouver», et «Évaluer ses compétences en matière de gestion et les améliorer». Dans les plus grands centres, on tiendra 16 ateliers différents d'une

On pourra visiter 55 foires commerciales d'information comprenant des expositions des ministères et organismes fédéraux et provinciaux, 10 foires commerciales privées. Aux foires commerciales, les participants ont la chance de pouvoir établir d'importants contacts. Ces séances d'information porteront sur la variété des programmes d'aide gouvernementale offerts aux entreprises canadiennes.

Conférences spéciales pour les femmes

Vu le rôle grandissant qu'elles jouent dans les affaires, on tiendra pour les femmes des conférences spéciales dans trois villes importantes: St-Jean, N.B., Saskatoon et Calgary. Ces conférences porteront sur des sujets qui touchent les femmes chefs d'entreprise et les femmes professionnelles.

On présentera également le système AIDE (Aide informatisée pour le développement des entreprises) qui donnera accès à différents types de renseignements concernant les affaires, y compris tous les programmes d'aide offerts par les gouvernements fédéral et provinciaux.

Certificats d'honneur en gestion des affaires

La BFD remettra, dans chaque région, des certificats d'honneur en gestion aux dirigeants d'entreprise qui ont mis le plus à profit les recommandations du service de consultation de la Banque (CASE).

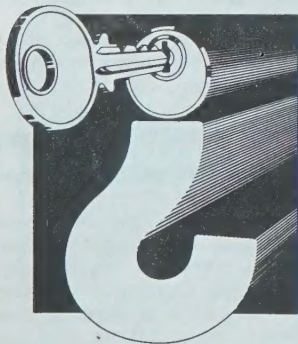
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Principales activités

Voici quelques exemples d'activités offertes dans les principaux centres au cours de la Semaine de la PME. De nombreux autres événements se tiendront un peu partout au pays.

L'hon. André Bissessnagie, ministre d'État à la petite entreprise, lancera la Semaine de la PME à Montréal le 15 octobre, conjointement avec M. M. Roger Hamel, président de la Chambre de Commerce du Canada et Guy Lavigne, président de la Banque fédérale de développement.

St-Jean, N.-B., 24 oct.
Conférence sur les femmes en affai-
res — en collaboration avec le Women
Secretariat — au St. John Trade and
Conference Centre.
Montréal, qué., - 25, 26, 27 oct.
Le Salon de la PME (foire commer-
ciale) - à la Place Bonaventure.
Toronto, Ont., - 24, 25, 26 oct.
Foire d'information commerciale —
en collaboration avec le Toronto Board
of Trade. — à l'Ontario Place.
Winnipeg, Man., 21 oct.
Ateliers gratuits — « Comment obte-

oct.
St. John's, Terre-Neuve - 27 et 28
quatre séminaires conjoints -
«Managing yourself and the inside
out», «How to create, find and test new
business opportunities», «Increasing
business from the inside out et
«Laugh, learn and increase sales» - à
[Hotel Newfoundland.
Dartmouth, N.-É. - 21 oct.
Déjeuner de lancement - en collabo-
ration avec la Chambre de commerce
de Dartmouth - à l'Atlantic Inn.
Charlottetown, I.-P.-É. - 23 oct.
Certificats d'homme en gestion -
en collaboration avec le Greater Char-
lottetown and Area Chamber of

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 comme outil de gestion. Le finance-
 ment lui trouve et évalue ses
 compétences en gestion et les appli-
 que — au Winnipeg Centennial Libra-
 ry.
 Saskatoon, Sask. - 22 oct.
 The Agricultural Business 85 Confe-
 rence on Farming — au Ramada
 Renaissance.
 Calgary, Alberta - 21 oct.
 Successful Women '85 Conference
 — parrainée notamment par la Calga-
 ry Association of Women et Law Schol-
 ars of Canada — au Calgary Conven-
 tion Centre.
 Vancouver, C.-B. - 21, 22, 23 oct.
 Vancouver Business Information
 and International Trade Fair — par-
 rainée par le Vancouver Board of Trade
 et le Lower Mainland Chambers of
 Commerce — à l'Hotel Vancouver.

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